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## Bargaining Information Series

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LIFE INSURANCE AND ACCIDENTAL DEATH  
AND DISMEMBERMENT INSURANCE PLANS  
IN ONTARIO COLLECTIVE AGREEMENTS

February 1977

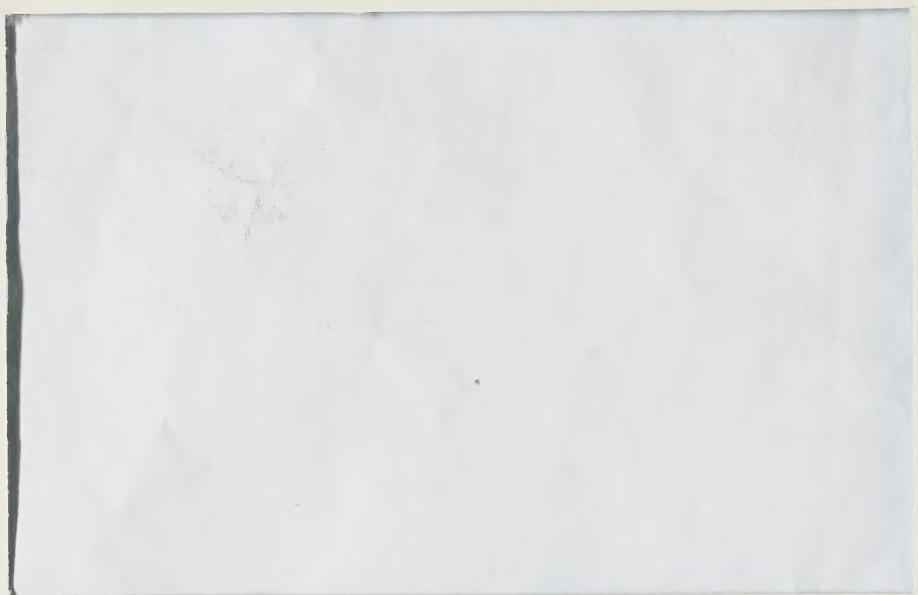
Number 24



Ontario  
Ministry of  
Labour

Research  
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Toronto  
Ontario



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by  
Research Branch  
Ontario Ministry of Labour  
July 1977

Hon. Bette Stephenson, M.D.  
Minister

T. E. Armstrong, Q.C.  
Deputy Minister



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## FOREWORD

This paper is designed to give quick access to current information on major elements of life insurance and accidental death and dismemberment insurance provisions in Ontario collective agreements. This is the third report in the Bargaining Information Series to cover these subjects.

Detailed tables on the main provisions, broken down by industry, have been prepared to provide information that will be useful in bargaining situations. For quick reference, the tables are preceded by a summary of their contents.

The information presented was drawn from an analysis of all Ontario collective agreements covering bargaining units of 200 or more employees working in industries other than construction. As of February 1977, when the analysis was prepared, there were 886 such agreements, covering 731,540 employees, on file with the Collective Agreements Library of the Ministry of Labour.

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## LIFE INSURANCE PLANS

### BASIC LIFE INSURANCE

Of the 886 agreements analyzed, 822 (93 per cent), covering 93 per cent of the employees, had provisions for basic life insurance plans. The 64 agreements with no mention of basic life insurance benefits were not concentrated in any one industry.

In the previous reports in this series on life insurance plans, in February 1976 and 1975, 93 per cent of the agreements analyzed had provisions for basic life insurance.

Employer Contribution. The figures in Table 1 refer to the proportion of the premium that the employer was required to pay to provide basic life insurance coverage. In 61 per cent of the 822 agreements, covering 58 per cent of the employees, the employer paid the full premium for basic life insurance. This occurred in almost all industries except forestry and federal administration. In a further 26 per cent of the agreements, the employer paid less than 100 per cent of the premiums, particularly in such industries as forestry, education, health and welfare and federal administration. In the majority of these plans the employer's contribution ranged from 50 per cent to 90 per cent of the premiums. However, in all 50 of the federal administration plans, the employer paid one-sixth of the premium.

These figures are relatively unchanged from February 1976 (and February 1975), when the employer paid the full premium in 61 (60) per cent of the plans and less than the full premium in 27 (25) per cent of the plans.

The 54 agreements shown in the final column in Table 1 include plans in which the employer contributed flat sum payments or a percentage of the payroll or payments that varied with the type of employees covered.

Amount of Benefits. The figures in Table 2 refer to the amount of basic life insurance provided in the plans

In 39 per cent of the 822 agreements, covering 55 per cent of the employees, the amount of benefit to which the employee would be eligible varied with the amount of his income.

Industries in which this provision was more commonly found were paper and allied products, health and welfare, federal and provincial administration. Compared with February 1976, there was a 10 per cent decrease in the proportion of agreements in which the basic benefit varied in relation to length of service, sex, marital or dependent status or a combination of these factors; and an increase in the proportion of agreements where the benefit varied with income only. Most of the change occurred in the hospital agreements where previously the benefits varied with sex and income and now vary with income only.

In 42 per cent of the agreements, covering 30 per cent of the employees, the amount of basic life insurance provided was the same for all employees regardless of income, service or other variables. Almost three-quarters (71 per cent) of these plans paid more than \$5,000; the remaining paid \$5,000 or less. Sixty-one per cent of the agreements in manufacturing industries provided the same amount of basic life insurance for all employees, compared with 21 per cent of the agreements that had this arrangement in non-manufacturing industries. In February 1976, 39 per cent of the agreements provided the same amount of basic life insurance for all employees and 65 per cent of these plans paid more than \$5,000. In the previous year, 36 per cent paid the same amount of basic life insurance of which 53 per cent paid more than \$5,000.

The final column in Table 2 includes 5 agreements in which the amount of basic life insurance benefit increased during the term of the agreement as follows: one agreement from \$6,500 to \$7,000; one from \$7,000 to \$10,000; one from \$8,000 to \$8,500; and one from \$8,000 to \$9,000.

#### SUPPLEMENTARY LIFE INSURANCE

Of the 822 agreements providing basic life insurance coverage, 52 (6 per cent) covering 128,440 employees (19 per cent) provided supplementary life insurance. The larger proportion of employees covered is because supplementary life insurance was provided for a number of large bargaining units, especially in transportation equipment, communications and local administration.

The supplementary life insurance plans varied greatly, but in general provided that in addition to a basic amount of life insurance (ranging from \$1,000 to \$25,000) that was paid for by the company, additional life insurance was made available to the employee for which he, in most cases, paid 50 per cent of the premium. The amount of the supplementary life insurance could be a flat amount, such as \$5,000, but more commonly was related to earnings (such as twice annual earnings) and/or marital status and/or age.

Table 1

Employer Contribution to Life Insurance Premiums in Ontario Collective Agreements<sup>1</sup>  
Covering 200 or More Employees, by Industry, February 1977

Industry	Total with provision		Proportion of premium paid by employer									
			50 per cent or less		51 to 99 per cent		100 per cent		Not specified		Other	
	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls.
All Industries .....	822	681,093	94	132,597	123	52,091	498	398,208	53	42,435	54	55,762
Manufacturing .....	432	284,154	15	4,944	16	5,803	348	248,677	33	14,688	20	10,042
Food, Beverages .....	42	19,008	2	426	1	250	30	14,486	6	2,906	3	940
Tobacco .....	3	1,568	-	-	-	-	3	1,568	-	-	-	-
Rubber, Plastics .....	16	9,601	-	-	-	-	16	9,601	-	-	-	-
Leather .....	7	2,536	1	660	-	-	6	1,876	-	-	-	-
Textiles .....	25	9,460	4	1,018	4	1,053	15	6,738	1	264	1	387
Knitting Mills .....	1	300	-	-	-	-	1	300	-	-	-	-
Clothing .....	6	5,415	-	-	1	229	3	1,840	-	-	2	3,346
Wood .....	12	3,216	1	248	-	-	10	2,759	-	-	1	209
Furniture, Fixtures .....	9	2,874	-	-	2	557	4	1,394	1	250	2	673
Paper .....	37	16,264	2	1,298	-	-	25	11,684	9	2,952	1	330
Printing, Publishing .....	9	6,126	-	-	-	-	6	4,385	1	310	2	1,431
Primary Metals .....	28	31,389	-	-	1	235	23	29,072	4	2,082	-	-
Fabricated Metals .....	52	18,963	1	335	-	-	44	15,570	4	2,291	3	767
Machinery .....	23	15,344	1	200	1	203	19	14,091	1	550	1	300
Transportation Equip. ....	55	80,070	-	-	-	-	53	79,032	-	-	2	1,038
Electrical Products .....	57	39,045	2	519	2	603	50	36,727	1	575	2	621
Non-Metallic Minerals .....	19	9,003	-	-	1	225	16	7,852	2	926	-	-
Petroleum, Oil .....	2	550	-	-	-	-	2	550	-	-	-	-
Chemicals .....	13	6,464	-	-	3	2,448	9	3,764	1	252	-	-
Miscellaneous Mfg. ....	16	6,958	1	240	-	-	13	5,388	2	1,330	-	-
Non-Manufacturing ....	390	396,939	79	127,653	107	46,288	150	149,531	20	27,747	34	45,720
Forestry .....	12	6,603	10	4,816	-	-	-	-	1	637	1	1,150
Mining, Quarrying .....	20	25,537	-	-	-	-	19	25,117	-	-	1	420
Transportation .....	30	40,894	1	6,000	-	-	11	7,608	14	24,713	4	2,573
Storage .....	2	1,925	-	-	1	1,700	-	-	-	-	1	225
Communications .....	8	32,104	-	-	-	-	2	500	-	-	6	31,604
Electric, Gas, Water ....	13	19,931	2	15,001	-	-	10	4,630	1	300	-	-
Wholesale Trade .....	6	1,706	-	-	-	-	6	1,706	-	-	-	-
Retail Trade .....	15	25,714	-	-	-	-	14	23,214	-	-	1	2,500
Finance, Insurance, Real Estate .....	1	501	-	-	1	501	-	-	-	-	-	-
Education .....	54	26,391	3	865	33	12,949	14	10,750	1	401	3	1,426
Health, Welfare .....	99	37,794	1	224	64	26,365	20	5,938	1	703	13	4,564
Recreational Services .....	1	234	-	-	-	-	-	-	-	-	1	234
Management Services .....	6	2,497	5	2,172	-	-	-	-	-	-	1	325
Personal Services .....	11	4,790	1	300	2	651	7	3,604	-	-	1	235
Miscellaneous Services .....	2	571	-	-	-	-	2	571	-	-	-	-
Federal Admin. ....	50	95,326	50	95,326	-	-	-	-	-	-	-	-
Provincial Admin. ....	6	39,615	-	-	-	-	6	39,615	-	-	-	-
Local Admin. ....	54	34,806	6	2,949	6	4,122	39	26,278	2	993	1	464

<sup>1</sup> Excludes construction industry

Table 2

Amount of Basic Life Insurance Benefits in Ontario Collective Agreements<sup>1</sup> Covering  
200 or More Employees, by Industry, February, 1977

Industry	Total with provision										Amount of benefits										\$2,001 to \$3,000					\$4,001 to \$5,000				
	\$2,000 or Less					\$2,001 to \$3,000					\$3,001 to \$4,000					\$4,001 to \$5,000					\$5,001 to \$6,000					\$6,001 to \$7,000				
	Agmts	Empls	Agrt	Empls	Agrt	Empls	Agrt	Empls	Agrt	Empls	Agrt	Empls	Agrt	Empls	Agrt	Empls	Agrt	Empls	Agrt	Empls	Agrt	Empls	Agrt	Empls	Agrt	Empls	Agrt	Empls		
All Industries .....	822	681,093	23	20,280	16	6,769	13	7,398	47	24,890	28	12,164	41	34,625	42	8,307	38	15,921	17,973	1	1	1	1	1	1	1	1	1		
Manufacturing .....	432	284,154	13	4,531	12	5,068	11	3,950	41	18,972	27	11,871	24	8,307	38	15,921	17,973	1	1	1	1	1	1	1	1	1				
Food, Beverages .....	42	19,008	1	267	1	280	3	1,120	8	2,728	1	299	2	449	2	2,054	2	-	-	-	-	-	-	-	-	-				
Tobacco .....	3	1,568	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Rubber, Plastics .....	16	9,601	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Leather .....	7	2,536	-	-	-	-	-	1,766	1	264	2	493	1	248	1	595	1	625	1	-	-	-	-	-	-	-	-			
Textiles .....	25	9,460	1	325	6	300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Knitting Mills .....	1	300	1	229	-	230	1	200	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Clothing .....	6	5,415	1	230	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Wood .....	12	3,216	1	2,874	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Furniture, Fixtures .....	9	6,264	3	1,306	-	-	3	2,122	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Paper .....	37	31,389	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Printing, Publishing .....	9	6,126	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Primary Metals .....	28	18,963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Metal Fabricating .....	52	15,344	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Machinery .....	23	80,070	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Transportation Equip. ....	55	39,045	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Electrical Products .....	57	9,003	1	210	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Non-Metallic Minerals .....	19	550	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Petroleum, Oil .....	2	6,464	2	990	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Chemicals .....	13	6,958	1	285	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Miscellaneous Mfg. ....	16	6,958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Non-Manufacturing .....	390	396,939	10	15,749	4	1,701	2	3,448	6	5,918	1	293	17	26,318	4	2,052	4	-	-	-	-	-	-	-	-	-				
Forestry .....	12	6,603	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Mining and quarrying .....	20	25,537	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Transportation .....	30	40,894	1	510	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Storage .....	2	1,925	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Communications .....	8	32,104	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Electric, Gas, Water .....	13	19,931	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Wholesale Trade .....	6	1,706	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Retail Trade .....	15	25,714	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Finance, Insurance, Real Estate .....	1	501	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Education .....	54	26,391	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Health, Welfare .....	99	37,794	1	496	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Recreational Services .....	1	234	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Management Services .....	6	2,497	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Personal Services .....	11	4,790	1	211	3	1,451	1	359	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
Miscellaneous Services .....	2	571	1	321	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Federal Admin. ....	50	95,326	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Provincial Admin. ....	6	39,615	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Local Admin. ....	54	34,896	6	14,211	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				

1 Excludes construction industry

Table 2 (Cont'd)

Amount of Basic Life Insurance Benefits in Ontario Collective Agreements<sup>1</sup> Covering  
200 or More Employees, by Industry, February 1977

Industry	Amount of benefits												Other		
	\$8,001 to \$9,000			\$9,001 to \$10,000			Over \$10,000			Varies with income			Varies with other factors		Not specified
Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls
All Industries .....	16	8,359	68	47,729	50	24,896	322	378,034	51	44,141	73	34,143	32	19,692	
Manufacturing .....	11	6,570	59	30,250	27	13,851	100	112,268	40	34,757	17	10,209	12	7,629	
Food, Beverages .....	-	-	6	1,666	4	1,840	5	2,468	5	1,757	1	302	3	3,778	
Tobacco .....	-	-	1	327	-	-	1	750	-	-	-	-	-	-	
Rubber, Plastics .....	-	-	10	7,356	-	-	1	410	2	1,120	-	-	-	-	
Leather .....	-	-	-	-	248	-	-	1	350	3	814	-	-	-	
Textiles .....	-	-	1	-	-	-	-	1	456	9	3,990	1	450	-	
Knitting Mills .....	-	-	-	-	-	-	-	-	-	3	1,840	2	3,346	-	
Clothing .....	-	-	4	992	1	288	-	-	-	3	1,840	2	3,346	-	
Wood .....	1	275	1	250	-	-	1	350	1	1	265	1	276	-	
Furniture, Fixtures .....	-	-	3	1,797	3	1,474	23	9,433	-	1	323	1	350	-	
Paper .....	-	-	-	-	1	1,477	1	1,145	3	1,810	1	763	2	1,035	-
Printing, Publishing .....	-	-	2	1,167	7	4,977	3	1,771	5	2,216	3	18,610	1	286	-
Primary Metals .....	2	-	5	1,480	7	3,250	7	3,707	2	623	1	593	-	822	-
Fabricated Metals .....	-	-	2	831	1	300	5	7,906	1	581	-	620	3	1,035	-
Machinery .....	-	-	9	5,207	3	2,345	15	60,095	2	1,165	2	510	2	444	-
Transportation Equip. ....	5	2,199	9	944	3	1,004	14	13,210	3	829	1	575	-	1,543	-
Electrical Products .....	2	2,535	2	5	2,814	-	4	2,385	2	1,517	1	547	1	245	-
Non-Metallic Minerals .....	-	-	5	350	-	1	434	5	200	-	-	-	-	-	
Petroleum, Oil .....	-	-	1	1,011	1	-	8	3,501	2	277	-	1	521	-	
Chemicals .....	-	-	2	-	-	-	-	3,501	2	548	2	1,330	-	-	
Miscellaneous Mfg. ....	1	394	-	-	-	-	-	-	-	-	-	-	-	-	
Non-Manufacturing <sup>1</sup> .....	5	1,789	9	17,479	23	11,045	222	265,766	11	9,384	56	23,934	20	12,063	
Forestry .....	-	-	3	15,113	10	4,816	2	1,787	-	-	-	-	-	-	
Mining, Quarrying .....	5	1,789	1	380	1	203	3	1,445	-	1	3,552	2	1,205		
Transportation .....	-	-	-	-	-	297	7	5,115	1	6,000	1	200	2	2,106	
Storage .....	-	-	-	-	-	-	1	1,700	-	-	1	225	-	-	
Communications .....	-	-	-	-	-	-	5	29,764	-	-	2	2,040	1	300	
Electric, Gas, Water .....	-	-	2	1,205	-	-	7	17,629	-	-	4	1,097	-	400	
Wholesale Trade .....	-	-	1	200	-	1	1,200	11	312	-	2	443	-	-	
Retail Trade .....	-	-	-	-	-	-	-	23,783	-	-	2	-	-	-	
Finance, Insurance, Real Estate .....	-	-	-	-	-	-	1	501	-	-	-	-	-	-	
Education .....	-	-	2	581	2	610	22	7,974	6	1,930	9	3,184	11	5,223	
Health, Welfare .....	-	-	-	-	-	-	78	30,360	3	1,117	15	5,101	1	470	
Recreational Services .....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Management Services .....	-	-	-	-	-	-	2	1,207	-	-	4	1,290	-	-	
Personal Services .....	-	-	-	-	-	-	2	898	1	337	2	585	-	-	
Miscellaneous .....	-	-	-	-	-	-	-	-	-	-	1	250	-	-	
Federal Admin. ....	-	-	-	-	-	-	50	95,326	-	-	-	-	-	-	
Provincial Admin. ....	-	-	-	-	-	-	6	39,615	-	-	-	14	5,967	2	2,359
Local Admin. ....	-	-	-	-	-	8	3,919	24	8,550	-	-	-	-	-	-

<sup>1</sup>Excludes construction industry

## ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE PLANS

Of the 822 agreements with basic life insurance plans analyzed, 355 (43 per cent), also provided for Accidental Death and Dismemberment (A.D. & D.) Insurance Plans.

In the previous reports in this series on A.D. & D. Insurance Plans, provisions for such insurance were found in 48 per cent of the agreements analyzed in February 1976 and in 46 per cent in February 1975. The decrease in the proportion of agreements providing A.D. and D. insurance since last year is due to the discontinuance of this form of insurance in 68 hospital agreements where it has been replaced with life insurance retirement coverage.

Employer Contribution. As Table 3 shows, in 85 per cent of the 355 agreements, covering 83 per cent of the employees, the employer paid the full premium for A.D. & D. Insurance. This is an increase over the previous years when the employer paid the full premium in 72 per cent of the plans.

The 22 agreements shown in the final column in Table 3 include plans in which the employer contributed flat sum payments or payments that varied with the type of employees covered.

Amount of Benefits. In 23 per cent of the 355 agreements, covering 45 per cent of the employees, the maximum amount of benefit to which the employee would be eligible varied with the amount of his income. Industries in which this provision was more commonly found were transportation equipment, electrical products, paper and allied products, communications and retail trade. There was a decrease in the proportion of agreements in which the amount of benefit varied in relation to other factors from 21 per cent in 1976 to 5 per cent in 1977 due to the discontinuance of the hospital A.D. and D. insurance plans.

In 66 per cent of the agreements, covering 47 per cent of the employees, the maximum amount of A.D. & D. Insurance provided was the same for all employees regardless of income and other variables. In 70 per cent of these plans the amount was more than \$5,000; the remaining paid \$5,000 or less. Of the agreements in manufacturing industries, 71 per cent provided the same amount of A.D. & D. Insurance for all employees, compared with 44 per cent of the agreements that had this arrangement in non-manufacturing industries.

In February 1975, 50 per cent of the agreements provided the same amount of A.D. & D. insurance for all employees and 63 per cent of these plans paid more than \$5,000. In the previous year, 48 per cent paid the same amount of A.D. & D. insurance of which 53 per cent paid more than \$5,000.

The final column in Table 4 includes 4 agreements in which the maximum amount of A.D. & D. Insurance benefits increased during the term of the agreement as follows: one agreement from \$6,500 to \$7,000; one from \$8,000 to \$8,500 and two agreements from \$8,000 to \$9,000.

COMPARISON OF LIFE INSURANCE AND A.D. & D. BENEFITS

As Table 5 shows, in 164 of the 355 agreements providing both basic life insurance and A.D. & D. insurance plans (46 per cent), the amount of benefits provided by both plans was the same. In 11 of the 35 plans where the A.D. & D. benefit was lower than the life insurance benefit, the former was half the latter. In 12 of the 14 plans where the A.D. & D. benefit was higher than the life insurance benefit, the former was double the lat

Table 3

Employer Contribution to Accidental Death and Dismemberment Insurance Premiums in Ontario Collective Agreements<sup>1</sup> Covering 200 or More Employees, by Industry, February, 1977

Industry	Total with provision		Proportion of benefits									
			50 per cent or less		51 to 99 per cent		100 per cent		Not specified		Other	
	Agnts	Empls	Agnts	Empls	Agnts	Empls	Agnts	Empls	Agnts	Empls	Agnts	Empls
All Industries .....	355	309,831	6	7,368	16	5,007	301	256,017	10	5,727	22	35,712
Manufacturing .....	280	214,488	3	744	8	2,384	248	201,552	9	5,197	12	4,611
Food, Beverages .....	21	9,280	-	-	-	-	14	6,470	4	1,870	3	940
Tobacco .....	2	818	-	-	-	-	2	818	-	-	-	-
Rubber, Plastics .....	15	9,371	-	-	-	-	15	9,371	-	-	-	-
Leather .....	2	658	-	-	-	-	2	658	-	-	-	-
Textiles .....	12	5,278	1	255	1	264	10	4,789	-	-	-	-
Knitting Mills .....	-	-	-	-	-	-	-	-	-	-	-	-
Clothing .....	-	-	-	-	-	-	-	-	-	-	-	-
Wood .....	9	2,462	-	-	-	-	8	2,253	-	-	1	209
Furniture, Fixtures .....	6	1,930	-	-	2	557	2	800	1	250	1	323
Paper .....	16	7,720	-	-	-	-	16	7,720	-	-	-	-
Printing, Publishing .....	7	3,412	-	-	-	-	2	1,733	1	310	2	1,369
Primary Metals .....	22	28,594	-	-	1	235	20	27,766	1	593	-	-
Fabricated Metals .....	37	12,518	-	-	-	-	34	10,974	1	1,104	2	440
Machinery .....	15	12,746	-	-	-	-	15	12,746	-	-	-	-
Transportation Equip. ....	47	77,107	-	-	-	-	45	76,069	-	-	2	1,038
Electrical Products ....	46	32,440	2	519	2	603	41	31,026	-	-	1	292
Non-Metallic Minerals ..	10	3,972	-	-	1	225	9	3,747	-	-	-	-
Petroleum, Oil .....	-	-	-	-	-	-	-	-	-	-	-	-
Chemicals .....	6	2,102	-	-	1	500	5	1,602	-	-	-	-
Miscellaneous Mfg. ....	9	4,080	-	-	-	-	8	3,010	1	1,070	-	-
Non-Manufacturing ....	75	95,343	3	6,624	8	2,623	53	54,465	1	530	10	31,101
Forestry .....	-	-	-	-	-	-	-	-	-	-	-	-
Mining, Quarrying .....	15	23,452	-	-	-	-	15	23,452	-	-	-	-
Transportation .....	8	10,073	1	6,000	-	-	5	3,246	1	530	1	297
Storage .....	1	225	-	-	-	-	-	-	-	-	1	225
Communications .....	5	29,764	-	-	-	-	1	200	-	-	4	29,564
Electric gas and water utilities .....	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale trade .....	4	1,206	-	-	-	-	4	1,206	-	-	-	-
Retail trade .....	8	14,689	-	-	-	-	8	14,689	-	-	-	-
Finance, insurance, real estate .....	-	-	-	-	-	-	-	-	-	-	-	-
Education .....	8	5,412	1	324	3	866	3	4,007	-	-	1	215
Health, Welfare .....	6	1,971	-	-	3	1,105	2	625	-	-	1	241
Recreational Services ..	1	234	-	-	-	-	-	-	-	-	1	234
Management Services ..	1	325	-	-	-	-	-	-	-	-	1	325
Personal Services .....	4	1,729	1	300	1	279	2	1,150	-	-	-	-
Miscellaneous Services ..	-	-	-	-	-	-	-	-	-	-	-	-
Federal Admin. ....	-	-	-	-	-	-	-	-	-	-	-	-
Provincial Admin. ....	1	1,195	-	-	-	-	1	1,195	-	-	-	-
Local Admin. ....	13	5,068	-	-	1	373	12	4,695	-	-	-	-

<sup>1</sup>Excludes construction industry

Table 4

Amount of Accidental Death and Dismemberment Insurance Benefits in Ontario Collective Agreements<sup>1</sup>  
Covering 200 or More Employees, by Industry, February 1977

Industry	Amount of A.D. & D. Insurance Benefits										\$7,001 to \$8,000	
	Total with provisions					\$4,001 to \$5,000					\$6,001 to \$7,000	
	Agnts	Empls	Agnts	Empls	Agnts	Empls	Agnts	Empls	Agnts	Empls	Agnts	Empls
All Industries .....	355	309,831	7	2,604	10	3,763	10	6,326	43	42,011	23	9,556
Manufacturing .....	280	214,488	6	2,318	8	2,684	9	3,237	37	25,163	23	9,556
Food, Beverages .....	21	9,280	1	350	1	299	2	770	2	517	-	-
Tobacco .....	2	818	-	-	-	-	-	-	-	-	-	1,854
Rubber, Plastics .....	15	9,371	-	-	-	-	-	-	-	-	-	-
Leather .....	2	658	-	-	-	-	-	-	-	-	-	-
Textiles .....	12	5,278	1	248	2	796	-	-	1	250	1	595
Knitting Mills .....	-	-	-	-	-	-	-	-	-	248	1	625
Clothing .....	-	-	-	-	-	-	-	-	-	-	-	-
Wood .....	9	2,462	-	-	1	200	-	-	1	245	2	-
Furniture, Fixtures .....	6	1,930	-	-	-	-	-	-	3	1,082	-	-
Paper .....	16	7,720	-	-	-	-	2	911	-	-	-	-
Printing, Publishing .....	7	3,412	-	-	-	-	2	-	-	-	-	3,219
Primary Metals .....	22	28,594	-	-	-	-	1	250	5	12,689	3	-
Fabricated Metals .....	37	12,518	-	-	-	-	1	240	7	2,326	8	-
Machinery .....	15	12,746	-	-	-	-	-	-	1	300	1	265
Transportation Equip. ....	47	77,107	-	-	1	700	1	600	11	4,946	5	1,461
Electrical Products .....	46	32,440	1	460	3	689	1	256	3	3,423	-	4,244
Non-Metallic Minerals .....	10	3,972	2	975	-	-	-	-	2	1,060	3	2,583
Petroleum, Oil .....	-	-	-	-	-	-	-	-	2	1,100	-	5,161
Chemicals .....	6	2,102	-	-	-	-	1	210	-	-	-	4,734
Miscellaneous Mfg. ....	9	4,080	1	285	-	-	1	-	1	228	-	3,945
Non-Manufacturing .....	75	95,343	1	286	2	1,079	1	3,089	6	16,848	-	2
Forestry .....	-	-	-	-	-	-	-	-	-	-	-	2
Mining, Quarrying .....	15	23,452	-	-	-	-	-	-	-	-	-	-
Transportation .....	8	10,073	-	-	-	-	-	-	4	16,074	-	-
Storage .....	1	225	-	-	-	-	-	-	1	530	-	1,280
Communications .....	5	29,764	-	-	-	-	-	-	-	-	-	-
Electric, Gas, Water .....	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale Trade .....	4	1,206	-	-	-	-	-	-	-	244	-	-
Retail Trade .....	8	14,689	1	286	-	-	-	-	-	-	-	-
Finance, Insurance, Real Estate .....	-	-	-	-	-	-	-	-	-	-	-	-
Education .....	8	5,412	-	-	-	-	-	-	1	3,089	-	-
Health, Welfare .....	6	1,971	-	-	-	-	-	-	-	-	-	-
Recreational Services .....	1	234	-	-	-	-	-	-	-	-	-	-
Management Services .....	1	325	-	-	-	-	-	-	-	-	-	-
Personal Services .....	4	1,729	-	-	-	-	-	-	2	1,079	-	-
Miscellaneous Services .....	-	-	-	-	-	-	-	-	-	-	-	-
Federal Admin. ....	-	-	-	-	-	-	-	-	-	-	-	-
Provincial Admin. ....	1	1,195	-	-	-	-	-	-	-	-	-	-
Local Admin. ....	13	5,068	-	-	-	-	-	-	-	-	-	-
											2	656
											3	1,818

<sup>1</sup>Excludes construction industry

Table 4 (Cont'd)

Amount of Accidental Death and Dismemberment Insurance Benefits in Ontario Collective Agreements<sup>1</sup>  
Covering 200 or More Employees, by Industry, February 1977

Industry	Amount of A.D. & D. Insurance Benefits																		
	\$8,001 to \$9,000			\$9,001 to \$10,000			Over \$10,000			Varies with income			Varies with other factors			Not specified			Other
	Agnts	Empls	Agnts	Empls	Agnts	Empls	Agnts	Empls	Agnts	Empls	Agnts	Empls	Agnts	Empls	Agnts	Empls	Agnts	Empls	Agnts
All Industries . . . . .	10	4,450	62	43,468	20	10,972	82	139,802	19	12,152	12	9,272	9	4,134					
Manufacturing . . . . .	6	2,918	56	40,694	12	6,072	53	90,659	14	5,128	6	4,263	7	2,769					
Food, Beverages . . . . .	-	-	7	2,426	1	750	2	1,221	2	552	1	302	-	-					
Tobacco . . . . .	-	-	2	818	-	-	1	410	-	-	-	-	-	-					
Rubber, Plastics . . . . .	-	-	10	7,356	-	-	1	350	2	1,120	-	-	-	-					
Leather . . . . .	-	-	-	-	-	-	1	1,365	3	701	1	450	-	-					
Textiles . . . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Knitting Mills . . . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Clothing . . . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Wood . . . . .	-	-	3	744	1	288	-	-	-	-	-	1	265	-					
Furniture, Fixtures . . . . .	1	275	1	250	-	-	2	1,455	1	3,463	1	323	-	-					
Paper . . . . .	-	-	4	2,127	-	-	2	1,520	1	970	1	763	-	-					
Printing, Publishing . . . . .	-	-	-	-	-	-	1	1,354	2	650	1	265	-	-					
Primary Metals . . . . .	1	700	6	9,796	1	810	2	300	4	7,356	1	581	-	-					
Fabricated Metals . . . . .	-	-	3	831	1	3,333	1	651	15	60,095	-	-	-	-					
Machinery . . . . .	3	1,549	6	9,111	2	11,066	2	404	11	11,328	2	515	-	-					
Transportation Equip. . . . .	-	-	9	937	-	-	-	-	-	-	-	-	-	-					
Electrical Products . . . . .	-	-	2	200	1	350	2	821	-	-	-	-	-	-					
Non-Metallic Minerals . . . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Petroleum, Oil . . . . .	-	-	1	-	-	-	-	-	-	-	-	-	-	-					
Chemicals . . . . .	-	-	1	394	-	-	-	-	-	-	-	-	-	-					
Miscellaneous Mfg. . . . .	1	-	-	-	-	-	-	-	-	-	-	-	-	-					
Non-Manufacturing . . . . .	4	1,532	6	2,774	8	4,720	29	49,143	5	7,024	6	5,009	2	1,365					
Forestry . . . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Mining, Quarrying . . . . .	4	1,532	2	613	-	-	2	1,025	-	-	-	-	-	-					
Transportation . . . . .	-	-	1	380	1	-	297	2	621	1	6,000	-	1	225	-	-	-	965	-
Storage . . . . .	-	-	-	-	-	-	-	5	-	29,764	-	-	-	-	-	-	-	-	-
Communications . . . . .	-	-	-	-	-	-	-	-	1	312	-	-	-	-	-	-	-	-	-
Electric, Gas, Water . . . . .	-	-	-	-	-	-	-	-	5	12,915	-	-	-	-	-	-	-	-	-
Wholesale Trade . . . . .	-	-	-	1	1,200	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail Trade . . . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	400
Finance, Insurance, Real Estate . . . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Education . . . . .	-	-	2	581	1	500	-	-	-	-	-	-	-	-	3	824	1	418	-
Health, Welfare . . . . .	-	-	-	-	-	-	-	-	5	1,771	1	200	-	-	1	234	-	-	-
Recreational Services . . . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	350	-	-	-
Management Services . . . . .	-	-	-	-	-	-	-	-	-	1	325	-	-	-	1	-	-	-	-
Personal Services . . . . .	-	-	-	-	-	-	-	-	-	1	300	-	-	-	-	-	-	-	-
Miscellaneous Services . . . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Federal Admin. . . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provincial Admin. . . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Local Admin. . . . .	-	-	-	-	-	-	-	-	1	1,195	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	5	2,728	7	2,110	-	-	-	-	-	-	250

<sup>1</sup>Excludes construction industry

Table 5

Relationship of Accidental Death and Dismemberment Insurance  
Benefits to Basic Life Insurance Benefits

Basic Life Insurance Benefits	Accidental Death and Dismemberment Insurance Benefits										Other or not specified	
	Same as life insurance benefits		Less than life insurance benefits		More than life insurance benefits		Varies with other factors					
	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls		
164	73,420	35	30,556	14	13,241	84	146,492	25	14,654	33	31,468	
Total with both benefits .....												
\$3,000 or less .....	8	3,270	-	-	1	280	-	-	-	-	1 224	
\$3,001 - \$4,000 .....	8	5,415	1	350	-	-	-	-	-	-	-	
\$4,001 - \$5,000 .....	19	6,304	3	949	8	8,629	-	-	-	-	-	
\$5,001 - \$6,000 .....	18	5,970	3	1,007	3	3,591	-	-	-	-	-	
\$6,001 - \$7,000 .....	17	6,095	3	972	1	491	-	-	-	-	-	
\$7,001 - \$8,000 .....	27	13,773	5	1,613	1	250	-	-	-	2	474	
\$8,001 - \$9,000 .....	9	3,750	1	300	-	-	-	-	-	1	761	
\$9,001 - \$10,000 .....	45	21,148	6	18,274	-	-	-	-	-	1	1,583	
Over \$10,000 .....	13	7,695	13	7,091	-	-	-	-	-	-	-	
Varies with income .....	-	-	-	-	-	-	84	146,492	-	-	6 2,337	
Varies with other factors .....	-	-	-	-	-	-	-	-	25	14,654	7 15,618	
Other or not specified .....	-	-	-	-	-	-	-	-	-	15	10,471	

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